illion DIRECT

15 October 2025

illion Consumer Access Report with iCRS v2

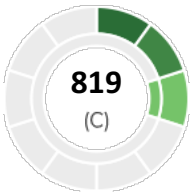
For consumer purpose

Personal details:

Consumer ID:	56890542
Name:	Kristy Lee Bugler
Date of birth:	16 February 1981
Gender:	U
Driver's licence no.	062953138
Current address:	121 Richardson Road, Sugarloaf, QLD 4800

– Dash Indicates either: - account holder not yet started - account holder ceased - account closed - account not opened yet - no information reported	Consumer account	0 Current up to and including the grace period	2 30 - 59 days overdue	4 90 - 119 days overdue	6 150 - 179 days overdue
	Commercial account	1 Grace period to 29 days overdue	3 60 - 89 days overdue	5 120 - 149 days overdue	X 180 + days overdue
	FinancialHardship account	A - Temporary FHA	V - Variation FHA		

Report summary



Illion Consumer Risk Score V2

A score of **819** indicates that the applicant has a score that is better than or equal to **62%** of all consumers on the illion database.

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	1 ($1,000.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	2842 days
Total no. of unique lender relationships	1
Age of youngest open account	99
Total no. of accounts in hardship	-

Defaults and enquiries

	No. of defaults	Paid defaults	No. of enquiries	Value of enquiries in		Time since last enquiry
				Last 3 months	Last 24 months	
All	-	-	1	-	$1,000.00	4 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	1	-	$1,000.00	4 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

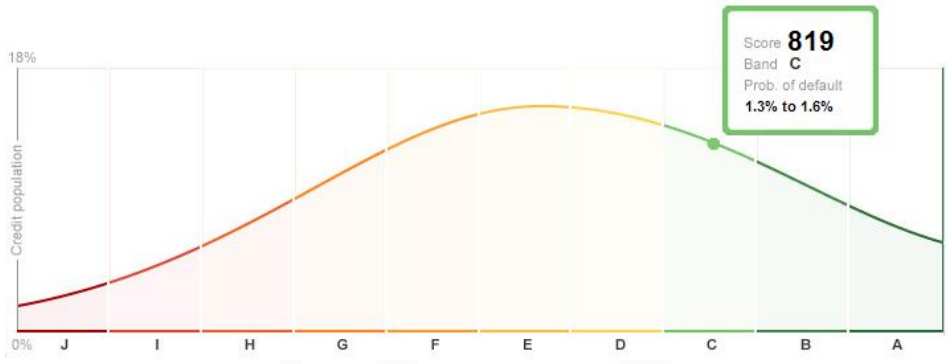
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
SubPrime	-	-	-	-	-	-	-	-	-	-

Accounts and repayments

	No. of accounts		Worst repayment status (all accounts)	
	All (Credit Exposure)	Closed in the last 24 months	Current	Last 24 months
All	1 (-)	-	-	-
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	1 (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Illion Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Lending Enquiries
- Demographic Profile
- Number of Credit Card or Line of Credit Enquiries

A score of **819** indicates that the applicant has a score that is better than or equal to **62%** of all consumers on the illion database , and better than or equal to 50% of the applicants for **Other** on the illion database.

Accounts

62116444183

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	25 Jun 2017 to Current (99 months)
Security:	Unsecured						
Credit type:	Revolving	Industry:	Telco	Term of loan:	XXX	Last reported:	18 Sep 2021
Relationship:	Principal's Account						

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
15 October 2025	CRE8 FINANCE PTY LTD, User 000001	822820251015025445	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
24 May 2025	Ezy-way, User 000001	-	Revolving Credit	$1,000	Principal	

Appendix

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